PROVISION FOR FAMILIES, IN CASE OF DEATH; ENDOWMENTS FOR CHILDREN, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; 18, Anglesea-terrace, Dublin; and 10, Rue Treschot, Paris. Incorporated under 7 & 8 Vict. c. 110.

CAPITAL £50,000.

This Company assures diseased as well as healthy lives for sums of from £5 to £1,000.

The annual income is nearly £4000.

Lives declined by other offices accepted at equitable rates.

Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM MORRIS, Secretary.

LIFE ASSURANCE for the WORKING-CLASSES.

BRANCH OFFICE—8, EXETER 'CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo-bridge), STRAND.

Open every Evening from Six till Eight o'clock.

Subscription for securing payments of £5, and £10 10s. payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of £5 at death.

Healthy persons whose ages on becoming subscribers shall be—

From 10 to 20 years, to pay	One Penny	per Week.
" 20 to 45 "	Twopence	"
" 45 to 55 "	Threepence	"

Collectors call at the houses of Subscribers for their weekly subscriptions.

The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.

Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.

N.B. No communications relative to the assurance of sums from £5 to £50 can be attended to unless addressed to Mr. JOHN MOLYNEUX, 8, Exeter 'Change, Wellington-street North, Strand.

SPECIAL NOTICE.—To secure the advantage of this YEAR'S ENTRY, Proposals must be lodged at the Head Office, or at any of the Society's Agencies, ON OR BEFORE 1st MARCH.

THE SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY (Incorporated by Special Act of Parliament), is an institution peculiarly adapted to afford provisions for families. It is a purely Mutual Assurance Society. The whole profits are allocated every three years amongst policies of more than FIVE YEARS' duration. No part is, as in the case of a proprietary company, diverted from those who are assured and paid away to shareholders. The additions which have already been made to policies afford the clearest evidence of the prosperity of the Institution, and the great advantages derived by its members.

Since the Society was instituted in 1831, the additions to policies have been at the rate of two pounds per cent. per annum, not only on the sums assured, but also on all the additions accumulated from time to time, so that the bonus of two pounds per cent. declared at 1st March, 1856, was equal to about two pounds fourteen shillings per cent. per annum on the sums originally assured by the earlier policies.

The total additions to policies made at the preceding 1st March, 1850, amounted to Four Hundred and Fifty Thousand Six Hundred and Sixty-five Pounds.

EFFECT OF ADDITIONS.

On a policy for £1,000, dated 1st March, 1836, 1, and 7a. 6d. will be payable if it become a claim during the current year, after payment of this year's premium. This is an addition of nearly 40 per cent on the sum assured. Supposing such a policy to have been effected at the age of 30, the additions, if now applied in reduction of the future premium, would reduce the premium from £25. 10s. 10d. to £1. 13s. 9d., being 17s. 6d., or seven-eighths of a pound, per cent. only on the sum assured; and even this small payment must be reduced every three years during the subsistence of the policy, and may not only ultimately be extinguished, but leave further additions to be afterwards made to the policy.

The ADDITIONS or BONUSES may, in the option of the Assured, be applied thus:—

1. They may be added to the sum payable at death;
2. They may be commuted into a present payment; or,
3. They may be applied in reduction of the future premiums.

Amount assured	£1,600,000
Annual Revenue	120,000
Accumulated Fund	650,000

Tables of Rates and Form of Proposal may be had (free) on application at the Society's Office, 61a, Moorgate-street, City.

WILLIAM COOK, Agent.

*** Medical referees paid by the Society.

UNDER THE SPECIAL PATRONAGE OF
HER MOST GRACIOUS MAJESTY THE QUEEN
AND
FIELD MARSHAL
HIS ROYAL HIGHNESS PRINCE ALBERT, K.G., K.T., K.P., G.C.B., and G.C.M.G.

THE ROYAL NAVAL, MILITARY, AND EAST-INDIA LIFE ASSURANCE SOCIETY.

Established A.D. 1837.

FOR GENERAL ASSURANCE ON LIVES.

13, Waterloo-place, London.

DIRECTORS.

Colonel Sir Frederick Smith, K.H., F.R.S., R.E., Chairman.
James Frederick Nugent Daniell, Esq., Deputy-Chairman.

Admiral of the Fleet the Right Hon. Sir G. Cockburn, G.C.B.
Major-Gen. Sir J. Cockburn, Bt. G.C.H.
General Sir Thomas Bradford, G.C.B., G.C.H.
Lieut.-General Sir Hew D. Ross, K.C.B., Deputy Adjutant-General, Royal Artillery.
Capt. Sir Geo. Back, K.N., F.R.S.
Lieut.-Gen. Edw. Sabine, C.B.
Lieut.-Gen. Arnold, K.H., K.C.
Archibald Hair, Esq., R.N.
Captain William Lecocq, R.E.
Wm. Chard, Esq., Navy Agent.
Wilbraham Taylor, Esq.
Major-Gen. Sir John Rolt, K.C.B.
Major F.S. Scobell, C.B., R.C.A.
Lieut.-Gen. Sir C. Pasley, G.C.B.
Captain William Capprop, R.N.
Captain Michael Quin, R.N.

BANKERS.—Messrs. Coutts and Co., 59, Strand.
PHYSICIAN.—Sir Charles Fergusson Forbes, M.D., K.C.H., F.L.S.
COUNSEL.—J. Measures, Esq., 6, Serle-street, Lincoln's-inn-fields.
SOLICITOR.—Stephen Gurrard, Esq., 12, Suffolk-street, Pall Mall East.
ACTUARY.—John Finlaison, Esq., President of the Institute of Actuaries.

Assurances are granted upon the lives of persons in every profession and station in life, and for every part of the world, with the exception of the Western Coast of Africa within the Tropics.

The Rates of Premiums are constructed upon Sound Principles with reference to every Colony, and, by payment of a moderate addition to the Home Premium, in case of increase of risk, persons assured in this office may change from one climate to another, without forfeiting their Policies.

Four-Fifths of the Profits are divided amongst the Assured.

The circumstances of the Society, on the occasion of the Second Septennial Division of Profits, in the present year (1851), have warranted the appointment of a very liberal Bonus.

The additions to various Policies are shown in the following examples:—

Age when Assured	Policy effected in	Sum Assured	Total Additions in 1851	
		£.	£. s. d.	
20	1839	1,000	144 12 9	Participators in Five Septennial Divisions of Profits.
30	1839	1,000	176 19 8	
45	1839	1,000	219 8 6	
53	1839	1,000	236 19 6	
64	1839	1,000	255 1 3	
20	1844	1,000	48 19	Participators in One Septennial Division of Profits.
30	1844	1,000	59 4 9	
45	1844	1,000	77 13 0	
53	1844	1,000	83 13 7	
64	1844	1,000	94 18 5	

JOSEPH CARTWRIGHT BRETTELL, Secretary.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.—Instituted 1824.

FIFTH DIVISION OF PROFITS.

An Extraordinary General Meeting of the Proprietors of this Society will be held at the Offices, on WEDNESDAY, the 30th inst., at One o'clock precisely, for the purpose of confirming the resolutions passed at an Extraordinary General Meeting held on Thursday, the 1st inst., for the purpose of declaring a Bonus, when the assured shall have the right of being present. The report, just printed, and the new prospectus, can now be obtained.

GEO. H. PINCKARD, Secretary.

26, Great Russell-street, Bloomsbury, London.
January 13, 1852.

MENTOR LIFE ASSURANCE COMPANY, 3, Old Broad-street.

Subscribed Capital, 250,000.

PRESIDENT.

His Grace the Duke of RUTLAND, K.G.

VICE-PRESIDENT.

The Right Hon. the Earl FITZWILLIAM, F.R.S., F.S.A.

DIRECTORS.

JOHN DEAN PAUL, Esq., Chairman.
GEORGE BERKELEY HARRISON, Esq., Deputy-Chairman.

Advantages offered by this Company, which is composed of Mutual and Proprietary Branches:—

The security of a subscribed capital of £250,000.

In the mutual branch the whole of the profits are divided amongst the holders of policies on which seven annual premiums have been paid.

In the proprietary branch the lowest possible rates of premium consistent with the security of the assured.

Credits given for half the premiums for the first seven years, and increasing premiums commencing at exceedingly low rates.

Naval and military risks assured at the ordinary rates when on home service, with a moderate additional charge for license to proceed to any part of the world.

The usual commission allowed to medical men, solicitors, and agents.

In all cases where a medical report is given, the fee is paid by the Company.

All policies indisputable, except in cases of fraud.

By order of the Board of Directors,
LOUIS MORE, Manager.

IMPERIAL LIFE INSURANCE COMPANY, 1, OLD BROAD-STREET, LONDON.

CHARLES CAVE, Esq., CHAIRMAN.
THOMAS NEWMAN HUNT, Esq., DEPUTY-CHAIRMAN.

A NEW SCALE OF PREMIUMS on Insurances for the whole term of life has recently been adopted, by which a material reduction has been made at all ages below 60 years.

PROFITS.—Four-fifths, or 80 per cent of the profits, are assigned to policies every fifth year; and may be applied to increase the sum insured; to an immediate payment in cash; or to the reduction and ultimate extinction of future premiums.

ONE-THIRD of the premium on Insurances of £500 and upwards for the whole term of life may remain as a debt upon the policy, to be paid at all convenience; by which means £500 may be insured for the present outlay of about £15 per annum.

LOANS.—The Directors will lend sums of £50, and upwards on the security of policies effected with this Company for the whole term of life when they have acquired an adequate value.

SECURITY.—Those who effect Insurances with this Company are protected by the large subscribed capital from the risk incurred by mere hope of future profits.

INSURANCES without participation in profits may be effected at reduced rates.

SAMUEL INGALL, Actuary.

*** Policies effected before the 31st January, 1853, will have Five Years' Bonus assigned to them from the Profits to be declared in 1858.

PARTICIPATION IN PROFITS.

GLOBE INSURANCE, CORNHILL and PALL-MALL, LONDON.

ESTABLISHED 1803.

(Empowered by Special Acts of Parliament),

For FIRE, LIFE, ANNUITIES, and the PURCHASE of REVERSIONS and LIFE INTERESTS.

James Pattison Cockburn, Esq., M.P., F.R.S., Chairman.
Peter Morrison, Esq., Deputy-Chairman.
George Carr Glyn, Esq., M.P., Treasurer.

CAPITAL:—ONE MILLION Sterling, the Whole Paid up and Invested.

NEW TABLES of Life Premiums on a just and liberal basis, have been adopted by the "GLOBE INSURANCE," combining the Plan of Participation with those principles of Stability and Security which have distinguished the Company from its formation.

TWO SCALES of Premiums, Participating and Non-Participating.

TWO-THIRDS of Profits divided as BONUS every Seven Years. ONE-THIRD of the Premium may remain unpaid as a debt upon the Policy—small other facilities afforded to Insurers.

Insurances taken to the extent of £5,000 on a Single Life.

Every class of FIRE and LIFE Insurance business transacted.

PROSPECTUSES with full Tables, and Details—and Forms; may be had at the Offices of the Company; or of any of the Agents.

By order of the Board,
WILLIAM NEWMARCH, Secretary.

January, 1853.

LIGHTERAGE.—To Saw-Mill Proprietors, Timber, Slate, and Stone Merchants, or others, requiring Lighterage.—The Advertiser having a large number of Barges is willing to undertake LIGHTERAGE at prices that defy competition.—CHARLES STRUTTON, 24, Commercial-road, Lambeth.

PAINTERS' BRUSHES, manufactured expressly for the use of painters and builders, of the best Russia bristles, warranted. Price list sent post-free on application to the manufacturer, J. B. TYLOR, 22, Great Dover-street, Borough, London. No. 1 Number are genuine unless stamped "J. B. TYLOR, London."

SUPERIOR BEDDING, Manufactured in the French, German, and English styles, of the best materials, and sold at prices will be found lower than elsewhere. Good poultry feathers, 7d. per lb.; grey geese, 1s.; foreign geese, 1s. 6d.; rich white Dantzic, 2s.; fine pure white down, 4s. per lb. The variety of fashionable Bedsteads, in mahogany, birch, fancy and japanned woods, brass and iron fitted, with the bedding and furnitures complete, on view in those extensive Show-rooms and Galleries to be explored in London, and the price of each is marked in plain figures.—DRUCE and CO., 68, 69, and 70, Baker-street, Manufactory, No. 4, King-street, Portman-square.—N.B. Patent iron bedsteads, 14s. each; down quilts, 8s. 6d.

ZINC, from the VIEILLE MONTAGNE MINING COMPANY, is the purest known, free from alloy of iron, lead, or sulphur. It is supplied in sweter for brass founders, &c., and in sheets for ship sheathing and roofings of all kinds, and nails of all dimensions. It may be had of the following Agents, who have always a large stock in hand:

London—Messrs. Charles Devaux and Co.; Mr. Charles Jack; Mr. William Morrow.
Birmingham—Mr. John Barrell.
Liverpool—Messrs. R. Zwilchenbart and Co.
Manchester—Messrs. Rich. Johnson and Brothers.
Leeds—Messrs. J. G. and T. Heaps.
Hull—Messrs. Thomas B. Morley and Co.
Newcastle-upon-Tyne—Mr. Benjamin Plummer.
Leith—Messrs. Robert Anderson and Co.
Glasgow—Messrs. A. G. Kidston and Co.
Bristol—Messrs. Morgan, M'Arthur and Co.
Plymouth—Messrs. Lanscombe, Driscoll, and Co.
Southampton—Mr. T. J. Lefevre.
Peterborough—William P. Stanley.
Ipswich—George Harpham.

Zinc from 20 to 24 on. per square foot is generally used for roofings, which costs at least one-third cheaper than slate coverings, and the chip of the Vieille Montagne, which lasts from five to six years, sometwo-thirds cheaper than copper, or patent metals. And if the above coverings are made of the Vieille Montagne Zinc, and under the superintendence of Mr. FREDERICK BROWN, the surveyor of the Company (for which no charge whatever is made), a guarantee will be given of its durability.—For further particulars and prices, apply to Mr. H. P. SCHMOLL, General Agent for England, at the Company's Offices, No. 19, Manchester-buildings, Westminster-bridge, London.

REDUCED PRICES.—EDWARD ALFRED BURLEY, Timber Merchant, Whitecross-street, Finsbury, begs to announce that, having purchased the Stock, Trade, and Premises of Mr. Thomas Burley, who has retired from business, he is now enabled to offer every description of DRY and WELL-SEASONED OAK and DEAL PREPARED FLOORING BOARDS and MATCH BOARDS of all sorts, from 1 inch to 3½ inch thick, planed to a perfect surface and tongued and grooved, ready for laying. Also, Yard-wide Deals, Battens, Boards, Scantlings, Joists, &c., at the lowest possible prices consistent with first-rate quality. Steam Planing, Tongueing, and Grooving Machinery, Wilson-road, Finsbury Square.

PREPARED FLOORING.—ALFRED BURLEY begs to call the attention of Builders and the Public generally to his STOCK of BOARDS, prepared in the best possible manner and fit for immediate laying, being in the finest and driest state. By a recent improvement, A. B. is enabled to offer every description of Boards and other goods manufactured into their respective forms at the lowest possible price consistent with fair trading; and begs to submit the orders of those who have not as yet favoured him, feeling assured he can offer such advantages which they will find worthy their consideration.—Steam-wharf, Bridge Wharf, Bunhill-row.

T. ADAMS, MAHOGANY and TIMBER MERCHANT, Bermondsey New-road, near the British Asylum, has extensive walk from the London Docks, and Deals and Timber, of every description, in whole or cut into any thickness or scantling, &c. Also, his dressing of the Patterns of MOULDINGS on receipt of two postage stamps.—T. A. considers he can offer all the advantages as stated in his previous advertisements.

TO BUILDERS AND OTHERS.

CONSUMERS of TIMBER and DEALS are respectfully informed that in consequence of the dissolution of partnership between Messrs. WALLIS and SON, a considerable portion of their extensive stock of timber and other goods will, for the present, be sold on unusually advantageous terms to large purchasers.—Britannia Wharf, Commercial-road, Limehouse (near the church).

ENGLISH and FOREIGN TIMBER and DEALS, of any length and scantling.

Oak and Ash, from 2s. 6d. to 3s. per foot cube; Sawn Stiles, 3d. 1 inch Yellow or White Baltic Planed Boards, prepared, 12s. 6d. to 14s. 6d. per square. 1 inch ditto, 11s. to 12s. 6d. per square. Yellow Deals, from 8s. 6d. to 9s. each. Planks, from 32l. per hundred.

Paving Timber, from 25s. 6d. per load, and all other descriptions at equally low prices for cash.

Apply to Mr. MAY, 30, Londenhall-street.

Pimlico Booth Wharf, Booth-place.

LATHS.—J. and E. KNIGHT beg to inform Builders and others they are now selling Laths of the best quality at 22s. per load per 20 bundles, every bundle to contain one running foot, warranted to cover four yards and a half. Wire nippers and other Laths made to order on the shortest notice on the lowest possible terms.

MUIR'S PATENT — PLANING MACHINE

SAW MILLS, GILLINGHAM-STREET, PIMLICO.

TIMBER of any size, PLANK, DEALS, and BATTENS, &c., sawn on the most approved principle; Boards, &c., prepared, matched, and grooved, by Muir's Patent Machinery. The Mills have all the advantages of navigation and water-carriage, being connected with the Thames by the Grosvenor Canal. Goods fetched from the docks, and carted home free of charge.

Address to HENRY SOUTHAM,
Saw Mills, Gillingham-street, Pimlico.
N.B. Estimates given for sawing and Planing.

THE GENERAL WOOD-CUTTING COMPANY, TIMBER WHARF, SAWING, PLANING, AND MOULDING MILLS, Belvedere-road, Lambeth, near Waterloo-bridge,

are prepared to supply timber and deals, &c., cut and uncut, to any extent, of the first quality of the day, being a large stock of WELL-SEASONED FLOORING and MATCH BOARDS, which, being manufactured by themselves, they offer at the lowest remunerating profit. Buyers of timber, &c., from the country will find their extensive saw mills a convenience for the immediate conversion of their purchases to any purpose which may suit.

The Company beg leave to call the attention of the trade to their NEW MOULDING LIST, the largest ever published, and to state that, in addition to the numerous patterns therein delineated, their machinery enables them to execute every description of mouldings, from drawings, &c., with an accuracy and despatch which must insure.

The moulding list, containing nearly 200 diagrams, with prices attached, may be had at the mills, or shall be forwarded on receipt of six postage stamps (the amount of the postage thereon).

N.B.—The Company (without previous preparation) manufactured and delivered to the Great Exhibition fifty cubic miles of sash bars within ten days after receiving Messrs. Fox, Henderson, and Co.'s order, which those gentlemen have certified, and that the work was executed to their entire satisfaction.

MOULDINGS by Machinery at Reduced Prices.

Large Ogee Architraves, 12 inches by 1 inch, at	6d.	per	100 feet.
Do. Do. with returned bead, Do.	7½ d.		Do.
Small Ogee Architraves, 8½ inches by 1 inch, at	5d.		Do.
Do. Do. with returned bead, Do.	6d.		Do.
Ogee Door Mouldings,	4d.		Do.

A list of sections of the most useful and approved designs, with prices proportionate to the above, will be forwarded on receipt of a penny stamp. Terms, cash.—Apply to ARCHBUTT and ATKINSON, Saw Mills, Cambridge-street, Old St. Pancras-road.

SANDS & EMERY, ROBERT STREET, BEDFORD ROW.

Sashes and Frames, Sky Lights, Doors, and all other kinds of Joiners' Work supplied on the Lowest possible Scale of Prices. Wainscot and Mahogany Work done in the best manner, and Doors polished in Oil. Office Fittings on the shortest notice. Glazed and Painted Goods carefully Packed for the Country.

By enclosing a postage stamp, a Full List of Prices will be returned.

WOOD MACHINERY for SALE.—An improved Planing Machine, of a first-rate character; a single sided Moulding Machine, of superior construction; also, a planed iron two Cross-bar Saw Bench, with or without pulling up motion.—To be seen at WORSHAM and CO.'S, Engineers, King's-road, Chelsea.—N.B. Specimens of the above can be seen at work.

FOR SALE, Price, 90l., a capital vertical Deal Built SAW MILL, comprising Horse, self-acting Traversing Frame, &c.; all complete and nearly new. It is driven from below the ground-line by a pair of cranks of 9-inch stroke, and is capable of working six or eight saws, or more, by a double allowance.—May be seen on application to Messrs. HALL, DAVEY, and ANDREWES, Essex-grove Iron-works, Reading.

Jan. 10, 1852.

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